

RETURN DATE: January 7, 2019

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK

In re:

Dowling College

Case No.

Chapter: 16 - 75545 - reg

NOTICE OF MOTION

PLEASE TAKE NOTICE that upon the annexed application of

Justine DeLuca, creditor, a hearing will be held before the Hon. Judge Grossman, Bankruptcy Judge, to consider the motion for an Order granting relief as follows:

Requesting permission to file a late proof of claim 860, 8th floor

CLERK
U.S. BANKRUPTCY COURT
EASTERN DISTRICT OF
NEW YORK

2018 OCT 30 P 12:15

RECEIVED/MR

Date and time of hearing: January 7, 2019

Location : U.S. Bankruptcy Court
290 Federal Plaza
Central Islip, New York 11722
Courtroom # 860, 8th Floor

Dated: 10/24/18

Justine DeLuca

(Signature)

EASTERN DISTRICT OF NEW YORK

In re:

Case No.
Chapter:

16-75545-reg

Dowling College

APPLICATION IN SUPPORT OF MOTION

To the Hon. Judge Grossman, Bankruptcy Judge:

I, Justin DeLuca, creditor herein, make this application
in support of my motion for the following relief:

Requesting permission to file a late proof of claim - 360, 8th floor

In support of this motion, I hereby allege as follows:

would like to file a late proof of claim

WHEREFORE, creditor prays for an Order granting relief requested.

Dated: 10/24/18

Justin DeLuca

(Signature)

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK

In re:

Dowling College

Case No.

Chapter: 16 - 75545-reg

X
CERTIFICATE OF SERVICE

The undersigned certifies that on 10/24/18, a copy of the annexed papers was served by depositing same, enclosed in a properly addressed postage-paid envelope, in an official depository under the exclusive care and custody of the United States Postal Service within the State of New York, upon *[below specify the name and mailing address of each party served]*:

U.S. Bankruptcy Court
Eastern District of NY
290 Federal Plaza
Central Islip Ny 11722

Dated: 10/24/18


(Signature)

767 Milligan Lane

[REDACTED]
West Islip, New York 11795
[REDACTED]
[REDACTED]

To Whom It May Concern:

I would like to introduce myself. My name is Justine DeLuca and I am a former student from Dowling College (August 2014-May 2016), a college that has now shut its doors leaving many students without a place to go, further their education, mixed up with their major/minor and misled with a class pathway for the time spent at Dowling, and many other issues including scrambling to get into another college and not receiving the aide or financial funds that had been given to them while attending Dowling College.

Dowling College and administrators running the college gave no notice that the school would close down. I remember parent/student orientation, June 2014; my parents were listening to the speeches given by the administrators/professors of the college. One of the school administrators was asked about the financial situation of the college. The administrator replied, "I have heard that for years, I have attended this school, my children had attended this school, and I am happy to say your children are attending this school, this school is in no way in financial disarray." I remember this as if it were yesterday. This was a rumor heard for years that was now put to rest from someone in authority, someone who wanted to assure students and families that their decision to attend Dowling College was a good one. My parents were so happy as I wanted to stay close to home, I wanted to commute to school, I wanted to study special education and make a difference in someone's life, and I wanted to play field hockey in college. This was a perfect fit for me. It had everything I wanted. It gave me the opportunity to attend an accredited school, study a program of interest to me, live at home without the burdens of large student loans and be a college athlete. This was the best option for me, and having this available to me only made my life so much better and my decision on where to attend college so much more valid.

I started to attend Dowling College, Idle Hour Boulevard, Oakdale, New York, August 2014. It was the start of pre season for field hockey. The practice/playing field was quite a distance from Dowling College but I was still happy to be able to commute. Being an athlete, you had to participate in the fundraising for the school. It was a golf outing. You had to raise a certain amount of money and obtain sponsors. This was not easy to do, but 2 years in a row I was able to get this done and raise a good amount of money towards the athletics department. It was very obvious that the athletics department was challenged with funds and travelling with the team was not always under the best of conditions. It was still a good fit for me even under the financial restraints of the field hockey team. Two weeks of pre season and classes start. I was really excited. I was a novice, not knowing what to expect, but knowing I was in the right place for me, a smaller school, with lots of attention paid to the

academics. I had 3 academic advisors during my 2 years at Dowling. The first one set my path for my program. I was a special education major without a minor and without much attention paid to my program. I did not mind, I know that I had to fulfill school requirements first, so that was the path I was on. My second advisor noted that I did not have an advisor in my major, and that I should have had a minor. This advisor gave me a path for special education with a concentration in English. I explained I wanted psychology, and again was given classes I did not need or wanted. I was given another advisor. My third advisor gave me a concentration in psychology. This is now the second semester, second year, and I am behind. I had to withdraw from a class, that was not necessary to take, took a British literature class which was not part of my curriculum, and tried very hard to seek help, seek the skills center, and contact time after time professors that would not answer their emails, phones or show up at office hours. And when they did, they were very difficult to speak with. I went from being a very happy college student to a very disappointed and unhappy college student with very little help. Looking back on what I was going through academically, I understand why things like this were happening. I was not guided properly, and I was not given the aide I needed because there was no support. I can understand why Dowling College lost their accreditation. Students were not being given the right path for their educational career goals. They were not given the support they needed in the skills center or the support from the counselors or professors. There may have been a few, but few we can say cared about the school or the students and the path both were going to. The only people that suffer are the students who want to attend school, who want to learn, and who want to enjoy and be proud of where they attended school.

At the closing of my second year of college at Dowling, just finishing up final exams, May 25th, 2016, the student community of Dowling was notified that Dowling College was shutting its doors. There would be no more Dowling. What does a student do? What does the whole student body of Dowling College do? How do you go about looking or even thinking about attending another school? I was happy here. I got to go home every day. I got to study at a school close to home and be a college athlete. I had it all. And then the rug was ripped out from underneath me. Will my credits transfer? I was all mixed up with my program pathway due to many advisors not knowing where I should be placed. Will another school accept me? I did not want to go anywhere else. How do you make a decision that affects so many aspects of your life in a hurry? School will be starting up again in September, and you need a plan. You can't wait for someone to give you one. That is not what life is about. I was very upset. Dowling College gave no notice of school closing/shutting its doors down and never opening again. Why didn't they tell the students? Why didn't they care enough about the students to give them the heads up and help them to continue on a career path? To continue moving forward in life? The administrators did not feel the need to help the students ahead of time. There was no planning on the Dowling College side. There was no thought into the student population being left with no where to go, college credits needing to be evaluated, placement status for many students, student athletes, students who participated in the dance/drama program, didn't anyone care? And then the icing on the cake was

to hear the school lost its accreditation. Well, you can say the school lost it after it closed, what does that mean? Loosing an accreditation means while I was attending, the classes I took and the path I was on was not appropriate. Someone should have stepped in sooner and warned all students to make alternate plans for the fall. My schedule was made for the fall semester 2016. I was planning on attending Dowling College. I had a full course load. I was on the right track finally, so I thought. Why would Dowling have me make a fall 2016 schedule? I thought I was in the process of a bachelor's degree. Why was I registered to come back fall 2016? I would have been a junior, in my third year of college, and progressing toward a degree and moving forward in what I thought were my future goals with Dowling College. Wasn't that my plan, my full intention to graduate from Dowling? A fall schedule, I was mislead. The athletic Department had already given out the beautifully printed donation invitations for the golf event. There was no notice of a closing. We as athletes were looking for sponsors to give donations for the annual golf event. Who would have thought the school would close? And the student body and community be misled? We as athletes were actively recruiting donations. It did not make sense. Why would we be asked to obtain moneys or funds for the college? This was such a false pretense for the students. Who would believe the school would close? Why would we be asked to do this?

I had to find a place to go to school. I was so unhappy. Where would I find a place to attend college, commute and live home, study, and be able to play on a college athletic team? This was very troublesome. I was so upset; my life was turned upside down. Not to mention the embarrassment of the College I was attending shutting down. How do you cope with all of this? And worry about the financial aspects of everything. How do you feel as a student who trusts an organization that they were attending every day that one day they announce they are shutting their doors down and there is not a place for you any more and the disbelief that you have already made a fall schedule that means nothing. There is no fall semester. There is no progression of a bachelor's degree as promised. I needed to do something so I would be able to continue on with my studies as hard as this was, I needed to keep moving forward. I was now forced to move to another school. Who wants to be forced to go to another school? Dowling committed fraud, they closed their doors under my feet, it doesn't feel right. It should not have happened.

I wanted to stay close to home. I wanted to commute. I did not want to have large loans to repay. This was not what was going to happen. I wanted to go to an accredited school and hopefully get some funding. At Dowling, I was receiving grants for gpa greater than 2.7. I was receiving athletic money. This was the past I would have to forget. Again, I am forced to find another school, and now, alternate education plans need to be made. I decided to apply to Adelphi University. I did not receive any academic monies, as my gpa was lower than a 3.0. I lost 9 credits as I had explained before; I was not guided on the right path and lost classes due to Dowling advisor mistakes, I am now considered sophomore status and not playing a sport as I had liked in the past. Now, without grants or athletic monies, I am playing for a very expensive education and living now on campus. Dowling shutting its

doors forced me to find alternate education plans without refunds offered, without further information except what was read in Newsday, and now with accruing loans and future loans added to my financial mess. Could this be right?

I contacted the field hockey coach at Adelphi and she took me on the team. Unfortunately due to the late enrollment, there were no monies to give me. Another dead end. I was so upset having to live on campus, as there was no choice for me. The commute was too far to do each day and my college depbt continued to grow. Again, having no choice.

After I had been scrambling for a place to go, looking for a good fit, and making arrangements as to ensure attending a school in the fall of 2016, state organized teach out programs surfaced. These schools were not offered until after I was scrambling and after I had given a deposit for Adelphi, the school I am presently attending. Why wasn't this an option immediately? Why wasn't this a plan in place at least a week after Dowling closed? Why wasn't this coordinated better? Why at the last minute did 6 colleges, 3 of them on Line College's surface? Why did so many students have to scramble like ants to find a place to attend school? So we call this a teach out program, except the student left out in the cold needed to be patient and wait for someone to come up with a plan? How do you wait to see if someone out there will offer you something? How long do you wait? How do you know you should be waiting for a plan? Why do you have to be told where to go to school, and where you would be welcomed. These programs were not what I wanted or what I needed. I was already enrolled in a school. Should I be penalized for not going where plans were made for me to go? These plans did not fit in to what I wanted. Should I go somewhere that does not have my program? Should I go somewhere that I could not play field hockey? I wanted things from a school, an education, an experience, should I have to give things up and still pay for something someone else says this is my option? Is that the right thing, someone tells you where you should go to be able to get what you had or at least comparable? For all Dowling students looking to continue their studies and provide themselves with a plan for life's growth, should they take this, should this be their only option? Even if this is not the right option or the right offer? So, where was this offer when the doors of Dowling closed down? Why didn't any governing body know that this was happening? Why didn't Dowling have to answer to anyone? Why wasn't there a line of communication immediately to the students stating there will be options, don't worry, we will help you. Why were these options given later in the mix of the mess? Is this so sad that a landmark, an Icon like Dowling College has happened to be in this predicament? A college that has served so many and given so much? What is to happen to the landmark and all it has given and promised to so many? Why was it not communicated early enough as to schools that would accept students/credits/possible grants or even give the student athletes an opportunity to find other avenues to pursue in hopes to obtain more funding toward their college years? This is not fair nor is it just to me or to many others who are not suffering the consequences of being misled and misguided many times over. So, not only do I feel cheated, embarrassed, lied to, misguided, I have the school loans to prove it.

And very shortly, I will be paying back these loans and the interest that has accrued with them and the present loans from the school I had to attend due to the circumstances of what has happened at Dowling College. The school is not even in existence at present. The credits earned from Dowling in my opinion are questionable. Are they credible? I don't feel that way.

So that brings me to present day: I am a transfer, is that what I should be called, from a school that has closed its doors on May 25th, and then shut the doors May 31 as I was just finishing up my final exams. I was receiving emails almost hourly to help save Dowling, soliciting for funds, protesting. It was emotionally draining. The rush to do something was on, I needed to find a school before it was too late. It almost felt like if I don't do something asap, I wouldn't get the classes I needed in the fall. I would not get into a program that I wanted to study. All of this would have been wasted time and money.

I am now enrolled in a full time program of study. I am progressing toward being a junior, a role I should be in already. And what am I left with? I am left with college loans from a college that was fraud from the beginning and now taking out more college loans than I had had too due to a college shutting its doors under my feet. I am also left with classes that did not cross over or transfer, not meeting certain guidelines or misled as to what I should have taken in Dowling. The guidance was not there, many times asking for assistance and having one professor after another guiding me in different paths. I had to make up classes to keep up my status at Adelphi to graduate on time. It has not been an easy road.

I presently owe:
Stafford Subsidized Loans:

and private Sallie Mae loans.

I had called Sallie Mae three times between 8/29/16 and 10/3/16. The first time I spoke with them I was told the Quality Assurance Department will reach out to me in 3-5 days. That did not happen. I called again one month later and was told there is not a program for loan forgiveness. They asked me for my information again, name, college address, when did the college shut its doors and was I offered a refund or further information.

I did not hear back from them. I was told that they were overloaded and would get back to me. That did not happen.

I called a third time. This time I repeated all of the information given the past two phone calls and I got an apology for them not getting back to me. They would get back to me as soon as they could.

Two days later I received a phone call. They told me there was a teach out program for students who were caught in the middle. The best advice they could give me was to apply for a hardship. I don't even know if they were in touch with the department of education. Is this the decision I have to stay with and accept? I explained I was forced to transfer to another college, I was not given sufficient notice and I was in

the process of a bachelor's degree. I had every intention of obtaining an education from Dowling College. The school committed fraud. They closed their doors under my feet, I was lucky to get my transcript. So a closed door. Do I think this is fair? Absolutely not. Who should be responsible for this? I don't feel I should be. Taken for granted and then expected to pay for it? How does this happen? I am the consumer. I was wronged and expected to pay for it. Something does not sound right. As for the Stafford loan, I was sent papers to fill out, and I did, and that was the last thing I had heard. I am not sure where I stand but I know this should be grounds for dismissal of all of my loans. Something is wrong with this system. I am asking for some assistance, I am hoping you will read my letter and offer some advice or assistance. I look forward to hearing from you,

Respectfully

Justine DeLuca

6/26/1996

A student left to pay for loans from a school that had shut its doors under my feet and left me with no plan. This is a last attempt to ask for assistance as I have sent many letters and many emails with no help. I thank you for anything you can do.

- With auto debit, your monthly student loan payment is automatically deducted from your checking or savings account. Enrolling in Automatic Debit may qualify you for an interest rate reduction. [Enroll today](#)

Loan Details

Select Loan

Dowling College

Sallie Mae Smart Option Student Loan - [REDACTED]

\$13,812.68

Current Balance

Balances as of 10/24/2018 05:05 AM ET

12.125%

Interest Rate

Loan Information

Status: In School - No Payment Required

Cosigner: Roseann Deluca

Approved Loan Amount: \$10,500.00

Maximum Repayment Term: Up to 144 Months

First Disbursement Date: 08/26/2015

P&I Repayment Start Date: 12/24/2019

Estimated Pay-Off Date: 11/24/2031

Calculate Payoff Amount

Payment Information

Scheduled Payment Amount: \$0.00

Current Amount Due Date: 10/19/2018

Last Payment Received: \$3.42

Last Payment Date: 05/13/2017

Automatic Debit: Not Enrolled

Past Due Amount: \$0.00

Number Of Days Past Due: 0

- With auto debit, your monthly student loan payment is automatically deducted from your checking or savings account. Enrolling in Automatic Debit may qualify you for an interest rate reduction. [Enroll today](#)

Loan Details

Select Loan

Dowling College

Sallie Mae Smart Option Student Loan [REDACTED]

\$10,951.54

Current Balance

Balances as of 10/24/2018 05:05 AM ET

11.000%

Interest Rate

Loan Information

Status: In School - No Payment Required

Cosigner: Roseann Deluca

Approved Loan Amount: \$8,000.00

Maximum Repayment Term: Up to 108 Months

First Disbursement Date: 09/15/2014

P&I Repayment Start Date: 12/24/2019

Estimated Pay-Off Date: 11/24/2028

Calculate Payoff Amount

Payment Information

Scheduled Payment Amount: \$0.00

Current Amount Due Date: 10/19/2018

Last Payment Received: \$2.76

Last Payment Date: 05/13/2017

Automatic Debit: Not Enrolled

Past Due Amount: \$0.00

Number Of Days Past Due: 0

Disbursement Details

Date	Amount
Sep 15, 2014	\$4,000.00
Feb 2, 2015	\$4,000.00

[Return to Make a Payment](#)

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- Get access to the key factor(s) affecting your score

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Get



JUSTINE M DELUCA

Billing Summary

Loan Group Number

Customer Identification Num

Billing Period : 08/25/18 to 09/24/18

Activity Summary

Previous Billing Statement Balance	\$148,878.94
Current Billing Period Interest & Fees (+)	\$1,206.05
Payments Since Last Bill (-)	\$0.00
Current Balance	\$150,084.99

Payment Information

Past Due Amount (Pay Now)	\$0.00
Late Fee for Past Due Amount	\$0.00
Pay Past Due Amount by this Date to Avoid Late Fee	10/04/18
Current Amount Due	\$0.00
Current Amount Due Date	10/19/18
Pay Current + Past Due Amount by this Date to Avoid Additional Late Fee	11/03/18
Unpaid Fees	\$0.00
Total Amount Due (Past Due Amount + Current Amount Due + Unpaid Fees)	\$0.00

Please see the back of this Billing Statement for important information about account terms relating to payments, credit reporting, and how to contact us.

Loan Summary as of 09/24/2018

	Loan Information						Payment Information			
Loan ID	Total Disbursed Amount	Current Principal	Unpaid Interest & Fees	Current Balance	Interest Rate (F/V)	Scheduled Payment Amount	Current Amount Due	Past Due Amount	Unpaid Fees	Total Amount Due
6480	\$8,000.00	\$8,000.00	\$2,951.54	\$10,951.54	10.875V	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
6400	\$10,500.00	\$10,500.00	\$3,312.68	\$13,812.68	12.000V	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
1517	\$18,000.00	\$18,000.00	\$3,589.72	\$21,589.72	10.875V	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Continued on next page

1045 L7H 001 7 24 180924 0 PAGE 1 of 11 1 0 9108 0000 N087



Include Remittance Slip with Payment

Loan Group Number	Due Date	Current Amount Due	Past Due Amount	Unpaid Fees	Total Amount Due	Amount Enclosed
[REDACTED]	10/19/18	\$0.00	\$0.00	\$0.00	\$0.00	

Make checks payable to Sallie Mae

(U.S. Currency only - Do not send cash)

JUSTINE M DELUCA
767 MILLIGAN LN
WEST ISLIP NY 11795-3418

SALLIE MAE
P. O. BOX 8459
PHILADELPHIA PA 19101-8459

Borrower billing statement

Create or log in to your account at SallieMae.com to enroll in automatic debit or make a one-time secure online payment.



Make your payments quickly & securely online.

Making your payments

To ensure accurate and timely processing of your payments, follow the instructions below.

Automatic Debit: To enroll, log in or create an account online at SallieMae.com. Each month, we'll automatically withdraw the Current Amount Due or Designated Amount from the authorized bank account on the Current Amount Due Date or next business day, in the event of a weekend or holiday.

Sallie Mae Mobile App: Conveniently make your payments from our app on your mobile device.

Paying Online: Create or log in to your account at SallieMae.com to make one-time secure online payments to individual loans.

Paying by Phone: Make automated payments to individual loans by calling Customer Service at the number listed below.

Paying by Mail: Include the remittance slip and 16-digit Loan Group Number with your payment to ensure it is properly allocated to your loans. Please make your check or money order payable to Sallie Mae, and mail your payments to the Borrower Payment Address. We cannot process instructions written on the check or remittance slip.

Third-Party Bill-Pay Service: Third-party bill-pay services may include payment services offered by your financial institution. When making payments through a third-party bill-pay service, provide them with the Borrower Payment Address, P.O. Box 8459, and the applicable 16-digit Loan Group Number.

Ensure your payment is directed to Sallie Mae.

Remember! Payments made online, by phone, or the mobile app will be effective the same day for which they are scheduled. However, payments may not be reflected in your online Transaction History for 2-4 days after the effective date. If you're paying by mail or through a third-party bill-pay service, allow at least 7 - 10 days before your due date for your payment to be credited in time.

Payment allocation

If your payment is received with the remittance slip on your billing statement, we will automatically allocate your payment to all of the loans in the referenced loan group as follows:

- If your payment is less than the Past Due Amount, loans at the oldest delinquency level will be paid first. Once all of the loans are at the same delinquency level, the remaining payment amount will be prorated according to each loan's remaining Past Due Amount within that group delinquency level. This results in the delinquency level being the same for each loan in the group.
 - If your payment is greater than the Past Due Amount, but not enough to also satisfy the Current Amount Due, the Past Due Amount will be paid first and the remaining payment amount will be prorated based on each loan's Current Amount Due.
 - If your payment is greater than the sum of the Past Due Amount and Current Amount Due, the Past Due Amount and Current Amount Due will be paid first, and the remaining payment amount will be prorated based on each loan's Current Balance as of the date the payment is received less the Past Due Amount and Current Amount Due paid.
 - If there is no Total Amount Due, your payment will be prorated based on each loan's Current Balance.
- If you do not pay the Current Amount Due (and any Past Due Amount) on the billing statement, every loan in the loan group may become delinquent, may be subject to a late fee, and/or may be reported to the consumer reporting agencies.

You can instruct us to allocate payments differently if you pay by mail. Clearly write your instructions on a **separate piece of paper** including any applicable 16-digit Loan Number and the amount you want allocated to each loan. Visit SallieMae.com/allocation for more detailed information including illustrative examples about how your payments are allocated across all your loans.

We cannot process instructions written on a check or remittance slip. If your payment is received without a remittance slip or instructions, we may review any information available to us to post the payment.

Please note, third-party bill-pay services do not allow you to provide instructions. If you are using a third-party bill-pay service and would like to allocate your payments differently, please call Customer Service at the number listed below to have your loans ungrouped.

Payment application

Once we allocate a payment to a specific loan, payments are applied based on the terms of each loan's Promissory Note, usually first to Unpaid Fees, then to Unpaid Interest, and then to Current Principal. You may not designate a different method for applying payments. If you would like to pay more toward the Current Principal of your loan, all Unpaid Fees and Unpaid Interest must be satisfied first.

Pay ahead

If you are enrolled in auto debit, the pay ahead feature will be automatically suspended. Any amount that was paid ahead at the time of enrollment will remain applied to the Current Balance of your loan, but will no longer reduce the amount of future payments.

If you are not enrolled in auto debit, then under the pay ahead feature of your loan, paying more than the Current Amount Due (and any Past Due Amount) in the current billing period will reduce the Current Amount Due in the following billing period(s). For example, if your loan is current and the Current Amount Due in both January and February is \$100, making a \$200 payment in January would satisfy the Current Amount Due for both months. Although your February billing statement will reflect a Current Amount Due of \$0, paying any amount that month may reduce the Total Loan Cost. The Scheduled Payment Amount on the February billing statement shows what the Current Amount Due would have been if your loan was not paid ahead. If you prefer not to have overpayments reduce the Current Amount Due in the following billing period(s), please contact us to have the pay ahead feature turned off. Regardless of whether or not the pay ahead feature is used, an overpayment is applied to the Current Balance and effective the day it is received. You may pay any part of your loan at any time without penalty.

Definitions

Loan group: If you are a borrower and have multiple loans, we may automatically put them in a loan group. Each loan group has its own billing statement that shows all of the loans within that group and will be designated by a 16-digit Loan Group Number. You may call us to have your loans ungrouped at any time during the life of the loans, which will result in receiving separate billing statements.

Loan ID: The four-digit number on the billing statement which refers to a specific loan within a loan group.

Current Amount Due: The amount you are required to pay each month until the loan is paid in full. The Current Amount Due may vary each month. If your loan is paid ahead, the Current Amount Due will be less than the Scheduled Payment Amount.

Scheduled Payment Amount: Displayed in the Loan Summary on your billing statement. If your loan is not paid ahead, the Current Amount Due and the Scheduled Payment Amount will be the same. If your loan is paid ahead, the Scheduled Payment Amount shows you what the Current Amount Due would have been if your loan was not paid ahead.

Current Balance: The sum of the Unpaid Fees, Unpaid Interest, and Current Principal. The Current Balance does not reflect a payoff amount. On your billing statement, the Current Balance shown is calculated as of the end date of the billing period reflected on the billing statement. If you log in to your account at SallieMae.com, or access our automated phone system, the Current Balance provided is calculated as of the prior day and includes all credits (e.g., payments) and debits (e.g., disbursements) since your last billing statement.

Need more information?

Refer to our Glossary of Terms at SallieMae.com/billingstatement/glossary.

Frequently asked questions

What is delinquency level? The number of billing periods which are past due.

What does "Interest Rate (F/V)" on the statement represent? F indicates a fixed interest rate, V indicates a variable interest rate. A fixed interest rate stays the same for the life of the loan. A variable interest rate may go up or down due to an increase or decrease in the loan's index. The interest rate reflected on the billing statement for one or more of your loans may be temporarily reduced due to the application of borrower benefits, repayment incentives, or Servicemembers Civil Relief Act requirements.

What are the most common fees charged? You may be charged a late fee (refer to the due dates on the front of the billing statement to avoid late fees). A returned check fee may be charged when a payment does not clear the bank for any reason, including insufficient funds.

What should I do if my payment has not been allocated as I intended? When you receive your next billing statement, if your payment has not been allocated as you intended, please call Customer Service at the number listed below to have your payment reallocated.

Important disclosures

Disputed sums: Payments pursuant to a disputed sum or balance and/or regarding which you demand complete or partial satisfaction for a loan must be sent to: Sallie Mae, P.O. Box 3228, Wilmington, DE 19804-0228, with a description of the alleged dispute and the remedy sought. As provided in the Promissory Note(s), Sallie Mae reserves the right to accept the payment and deny the requested relief whether or not it returns or refunds such payments.

Impact of late payments on borrower benefits: In addition to being assessed a late fee, you may lose eligibility for borrower benefits or repayment incentives if you don't make your payments on time. Late payments may also be reported to consumer reporting agencies and may negatively impact your credit report.

Electronic check processing: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

Contact information

Customer Service

800-472-5543 (800-4-SALLIE)

Fax: 855-756-0011 • International: 302-451-0546

Monday through Thursday 8 a.m. – 9 p.m., Friday 8 a.m. – 8 p.m., and Saturday 9 a.m. – 6 p.m. ET

Borrower Payment Address

Sallie Mae, P.O. Box 8459, Philadelphia, PA 19101-8459

Correspondence Address

Sallie Mae, P.O. Box 3319, Wilmington, DE 19804-4319

We support our troops! Servicemembers, please call us at 855-534-2668 or visit us online at SallieMae.com/Military to learn more about your benefits.

P099 SMCC MKT13003A 1117

Loan Summary as of 09/24/2018

Loan Information							Payment Information			
Loan ID	Total Disbursed Amount	Current Principal	Unpaid Interest & Fees	Current Balance	Interest Rate (F/V)	Scheduled Payment Amount	Current Amount Due	Past Due Amount	Unpaid Fees	Total Amount Due
0903	\$4,000.00	\$3,790.46	\$486.03	\$4,276.49	9.875V	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4060	\$22,500.00	\$22,500.00	\$3,635.37	\$26,135.37	10.875V	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7600	\$3,480.00	\$3,480.00	\$387.27	\$3,867.27	9.875V	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
8421	\$24,429.00	\$24,429.00	\$2,395.55	\$26,824.55	10.875V	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2865	\$24,000.00	\$24,000.00	\$1,653.80	\$25,653.80	11.750F	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
1219	\$16,547.00	\$16,547.00	\$426.57	\$16,973.57	6.875F	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Subtotals	\$131,456.00	\$131,246.46	\$18,838.53	\$150,084.99		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00